

NEW JERSEY
INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD

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BULLETIN 95-09

TO: All Carriers Participating in the IHC Program
FROM: Kevin O'Leary, Executive Director
RE: IHC Program Study
DATE: December 18, 1995

A team of researchers from the Harvard School of Public Health and Brandeis University's Institute for Health Policy is conducting a study funded by the Robert Wood Johnson Foundation entitled "Evaluation of the Market for Individual Health Coverage in New Jersey." The team intends to study whether the Individual Health Coverage Program has achieved the goals embodied in the Individual Health Insurance Reform Act of 1992. The team has asked for the IHC Board's cooperation in conducting the study.

The IHC Board believes that an objective study of the positive and negative implications of the IHC Program is essential to charting this program's future. The study's findings may serve as the basis for changes in the IHC Program by the Board or Legislature. Further, the Board believes a study conducted by this prestigious team of researchers would be conducted thoughtfully, carefully, and without bias.

The Board will provide access to enrollment reports, market share and net paid loss reports, loss ratio reports, and rate filings in its possession. However, the team will need data from carriers. Accordingly, the Board seeks the cooperation of all carriers in the individual market in providing the necessary information to the Harvard/Brandeis team. Specifically, the researchers intend to conduct a survey of persons covered by standard plans to determine their motivation in purchasing coverage and their history of coverage prior to enrolling in a standard plan. Participation by policyholders will be voluntary. Interviews will be conducted by telephone and scheduled in advance for a convenient time. All information will be gathered anonymously, with the protection of privacy a primary concern. In addition to a policyholder survey, the researchers wish to interview representatives of participating carriers to discuss their experience in the individual market.

The study is not feasible without carriers' participation. The Board will work with the researchers to ensure that policyholders' privacy is protected, and that requests for information from carriers are limited, and entail as little cost and time as possible.

The Board will, in early January, send carriers a notice with more detail about the data carriers will be asked to produce, and the exact substance and procedure of a policyholder survey. The research team will be eager to work with you to address systems specific concerns or suggestions you may have about the requested information.

Please indicate below whether you, as a carrier, would agree to participate in the study of the IHC Program and designate a staff person to serve as the contact for the research team. Please return this page by mail or fax to the address listed on page one on or before January 5, 1996. Thank you for your cooperation.

Carrier Name _____ NAIC # _____
Address _____
Staff Contact _____ telephone _____

Would you be willing to participate in the study of the IHC Program? ____yes____no

If not, please explain your reasons below:
